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JUL 0 1 2005 W

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Patent Application of: TORRES ET AL.

Serial No. **09/774,393**

Filing Date: JANUARY 31, 2001

For: PREPAID HEALTHCARE SYSTEM)

AND METHOD OF PROVIDING

SAME

Examiner: L. NAJARIAN

Art Unit: 3626

Attorney Docket No.

124.2514

AMENDMENT

Mail Stop Amendment Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

Sir:

Responsive to the Official Action of February 28, 2005, please enter the amendments and remarks set out below.